



Support Intervention Plan to Address the Impact of the Oil Crisis on the Lives and Academic Experiences of Business Students in Nueva Ecija, Philippines

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Abstract— This study examined the impact of the oil crisis on the lives and academic experiences of business students at the Nueva Ecija University of Science and Technology (NEUST) – Atate Campus, Palayan City, Nueva Ecija. It focused on students enrolled in the Bachelor of Science in Business Administration (BSBA) and Bachelor of Science in Entrepreneurship (BS Entrep) programs under the College of Management and Business Technology. The study aimed to determine the effects of the oil crisis in terms of transportation expenses, daily living expenses, financial stress, attendance, concentration, and academic performance, as well as the coping strategies employed by students. A quantitative descriptive research design was utilized, with data collected from 201 randomly selected respondents using a structured questionnaire with a four-point Likert scale. The findings revealed that students strongly agree that the oil crisis significantly affects their transportation expenses, daily living expenses, and financial stress. Meanwhile, the impact on attendance, concentration, and academic performance was found to be moderate. Students coped with these challenges by budgeting their allowance, reducing non-essential expenses, and seeking alternative transportation. The study recommends the implementation of support interventions to help students manage the challenges brought about by the oil crisis.

Keywords— oil crisis, business students, academic performance, financial stress, coping strategies, support interventions

I. INTRODUCTION

The instability of global oil supply has become a pressing issue affecting economies and societies worldwide. In developing countries like the Philippines, where there is a heavy dependence on imported fuel, fluctuations in oil prices and potential shortages significantly influence transportation, production, and the overall cost of living. Recent reports indicate that the country may be facing a fuel crisis, with limited supply that could disrupt transportation systems, increase the prices of goods, and affect daily economic activities (GMA News Online, 2026). In response to the ongoing energy crisis, the Commission on Higher Education (CHED)

has permitted higher education institutions to shift to up to 100% online classes as a temporary measure to conserve energy and address fuel shortages (Serquiña, 2026). These developments highlight how the oil crisis is not only an economic concern but also an issue that directly affects the education sector.

As fuel prices rise, the cost of basic commodities and services also increases, placing financial strain on households. Among the most affected are college students, who rely on limited allowances and daily transportation to sustain their academic activities. The oil crisis directly impacts students' daily lives by increasing transportation expenses, food costs, and other essential

expenditures. As a result, students may experience financial stress, which can affect their well-being and academic engagement. In many cases, students are forced to adjust their spending habits, reduce travel, or seek alternative ways to cope with the rising cost of living.

In the context of higher education, the oil crisis may significantly influence students' academic experiences. Increased transportation costs may lead to absenteeism or tardiness, particularly among students who depend on public transportation. Financial concerns may also affect students' ability to concentrate during class, as worries about expenses may serve as distractions. Moreover, the shift to online learning, while practical during an energy crisis, presents additional challenges such as limited access to devices, unstable internet connectivity, and increased cost of digital resources, which may further affect students' learning experience (Serquiña, 2026). These conditions suggest that the oil crisis extends beyond economic implications and poses challenges to the quality and accessibility of education.

Students enrolled in business-related programs, such as the Bachelor of Science in Entrepreneurship (BS Entrep) and Bachelor of Science in Business Administration (BSBA), are expected to actively engage in both theoretical and practical learning activities. These programs require participation in discussions, group work, and experiential learning that demand mobility, financial resources, and sustained focus. However, rising transportation costs and increasing living expenses may limit students' ability to fully participate in these academic requirements, potentially affecting their engagement and productivity.

The present study is situated at the Nueva Ecija University of Science and Technology (NEUST), a state university with a long-standing commitment to providing technical, vocational, and professional education in the region. The institution traces its roots back to 1908 as a vocational course under the Wright Institute and has since evolved into a comprehensive university serving the educational needs of Nueva Ecija and nearby provinces (Nueva Ecija University of Science and Technology [NEUST], n.d.). As established under Republic Act No. 8612, NEUST is mandated to provide advanced instruction, professional training, research, and

extension services across various disciplines to support regional and national development (NEUST, n.d.).

Specifically, this study focuses on the NEUST – Atate Campus, which was established as part of the university's expansion initiative to extend access to higher education in Palayan City and nearby communities. The campus began its operations in the early 2000s through collaboration with the local government and has since developed into a key academic unit offering programs such as BSBA and BS Entrepreneurship (NEUST, n.d.). Students in this campus come from diverse socio-economic backgrounds, with many relying on daily allowances and public transportation, making them particularly vulnerable to the effects of the oil crisis.

In line with the need to understand and respond to these challenges, the present study adopts a quantitative descriptive research design to examine the impact of the oil crisis on business students at NEUST Atate Campus. Specifically, it aims to determine the effects in terms of transportation expenses, daily living expenses, financial stress, attendance, concentration, and academic performance, as well as to identify the coping strategies employed by students. Furthermore, the study seeks to use these findings as a basis for developing appropriate support interventions that can address the identified concerns.

The findings of this study are expected to provide valuable insights for educators and administrators in designing targeted and responsive support mechanisms. By understanding the impact of the oil crisis on students and identifying their needs, the university can formulate practical interventions that promote the continuity of learning, reduce the burden of economic challenges, and enhance the overall well-being of business students.

II. METHODOLOGY

Research Design

This study employed a quantitative descriptive research design to determine the impact of the oil crisis on the lives and academic experiences of business students. The descriptive approach was used to systematically describe the respondents' perceptions in terms of transportation expenses,

daily living expenses, financial stress, academic performance, and coping strategies. This design is appropriate as it allows the researcher to gather measurable data and analyze the current conditions experienced by the respondents without manipulating any variables.

Research Locale

The study was conducted at the Nueva Ecija University of Science and Technology (NEUST) – Atate Campus, located in Palayan City, Nueva Ecija. The respondents were enrolled under the College of Management and Business Technology (CMBT), specifically in the Bachelor of Science in Business Administration (BSBA) and Bachelor of Science in Entrepreneurship (BS Entrep) programs.

Respondents of the Study

The respondents of the study consisted of students from the BSBA and BS Entrep programs under CMBT. These students were selected as they are actively engaged in academic activities that require transportation, daily expenses, and financial management, making them suitable participants for assessing the impact of the oil crisis.

Sampling Technique and Sample Size

The study utilized a random sampling technique to select the respondents. This method ensured that each student had an equal chance of being included in the study, thereby minimizing bias and improving the representativeness of the sample.

The sample size was determined using a sample size calculator with a 95% confidence level and a 5% margin of error, assuming a 50% population proportion. Based on a population size of 417 students, the computed minimum sample size required for the study was 201 respondents. This ensures that the results are statistically reliable and representative of the population.

Research Instrument

The primary data were collected using a structured questionnaire developed by the researcher. The instrument consisted of statements designed to measure the impact of the oil crisis on students' daily lives and academic experiences, as well as the coping strategies they employ.

A four-point Likert scale was used to determine the respondents' level of agreement with each statement:

Table 1: Four-Point Likert Scale Used in the Study

Scale	Range	Verbal Interpretation
4	3.25–4.00	Strongly Agree
3	2.50–3.24	Agree
2	1.75–2.49	Disagree
1	1.00–1.74	Strongly Disagree

Validity of the Instrument

The research instrument underwent content validation by experts to ensure that the items were relevant, clear, and aligned with the objectives of the study. Necessary revisions were made based on the validators' suggestions prior to data collection.

Reliability of the Instrument

The reliability of the instrument was tested using Cronbach's alpha, which yielded a coefficient of 0.927, indicating excellent internal consistency. Furthermore, all variables maintained high reliability even when items were dropped, with Cronbach's alpha values ranging from 0.910 to 0.923 and McDonald's omega values ranging from 0.910 to 0.925. These results confirm that the instrument is highly reliable and suitable for the study.

Data Gathering Procedure

The researcher secured permission from the appropriate authorities of NEUST – Atate Campus before conducting the study. The questionnaires were then distributed to the selected respondents from the BSBA and BS Entrep programs.

Respondents were informed about the purpose of the study and were assured of the confidentiality of their responses. After completion, the questionnaires were collected, checked, and prepared for analysis.

Statistical Treatment of Data

The data collected were analyzed using **descriptive statistics**, particularly the **weighted mean**, to determine the level of agreement of the respondents.

The formula used is:

$$WM = \frac{\sum (f \times x)}{\sum f} \quad \text{and} \quad NWM = \frac{\sum (f \times x)}{N}$$

Where:

- WM = Weighted Mean
- f = Frequency
- x = Scale value
- N = Total responses

The computed values were interpreted using the given Likert scale.

III. RESULTS AND DISCUSSION

This section presents, analyzes, and interprets the data gathered to determine the impact of the oil crisis on the lives and academic experiences of business students.

1. Impact on Daily Life

This section presents the respondents' assessment of the impact of the oil crisis on their daily lives, particularly in terms of transportation expenses, daily living expenses, and financial stress, using weighted mean and Likert scale interpretation.

A. Transportation Expenses (TE)

Table 2: Impact of the Oil Crisis on Transportation Expenses

Item Statement	Mean	Interpretation
I experience increased transportation expenses due to rising fuel prices.	3.39	Strongly Agree
I limit my travel because of high transportation costs.	3.34	Strongly Agree
I find it difficult to afford my daily transportation.	3.28	Strongly Agree
I look for alternative routes or transportation to reduce costs.	3.05	Agree
I spend a large portion of my allowance on transportation.	3.35	Strongly Agree
Composite Mean	3.28	Strongly Agree

The results indicate that respondents **strongly agree** that the oil crisis significantly affects their transportation expenses, as indicated by the composite mean of 3.28. The high mean scores suggest that students experience increased costs,

reduced mobility, and financial burden related to daily travel. This implies that transportation is one of the most directly impacted areas of students' lives.

B. Daily Living Expenses (DLE)

Table 3: Impact of the Oil Crisis on Daily Living Expenses

Item Statement	Mean	Interpretation
I experience an increase in the cost of food and basic needs due to the oil crisis.	3.38	Strongly Agree
My allowance is no longer sufficient for my daily needs.	3.34	Strongly Agree
I reduce my daily expenses because of rising prices.	3.43	Strongly Agree
I prioritize essential expenses over non-essential ones.	3.42	Strongly Agree
I have difficulty managing my daily budget.	3.31	Strongly Agree
Composite Mean	3.38	Strongly Agree

The results show that respondents strongly agree that the oil crisis significantly affects their daily living expenses, as indicated by the composite mean of 3.38. The high mean scores suggest that students experience increased costs of food and basic needs, insufficient allowance, and difficulty managing their daily budget. Moreover, students tend to prioritize essential expenses and reduce non-essential spending, indicating adjustments in their financial behavior. This implies that the oil crisis places a considerable financial burden on students' daily lives.

C. Financial Stress (FS)

Table 4: Impact of the Oil Crisis on Financial Stress

Item Statement	Mean	Interpretation
I feel stressed because of the increased cost of living.	3.30	Strongly Agree
I worry about my financial situation due to rising prices.	3.39	Strongly Agree
The oil crisis negatively affects my financial well-	3.23	Agree

being.		
I feel anxious when thinking about my daily expenses.	3.26	Strongly Agree
I experience financial concerns that affect my overall well-being.	3.27	Strongly Agree
Composite Mean	3.29	Strongly Agree

The results reveal that respondents strongly agree that the oil crisis contributes to their financial stress, as shown by the composite mean of 3.29. The high mean scores indicate that students experience stress, worry, and anxiety related to increasing daily expenses and financial limitations. Additionally, these financial concerns are perceived to affect their overall well-being. This suggests that the oil crisis not only impacts students economically but also has significant emotional and psychological effects.

2. Impact on Academic Life

This section presents the respondents' assessment of the impact of the oil crisis on their academic life. The results are organized according to key variables, including attendance, concentration, and academic performance. The responses are quantified using the weighted mean and interpreted based on the given Likert scale to determine the level of agreement.

A. Attendance (A)

Table 5: Impact of the Oil Crisis on Attendance

Item Statement	Mean	Interpretation
I miss classes due to high transportation costs.	2.61	Agree
I arrive late because of transportation issues.	3.10	Agree
I consider skipping classes to save money.	2.46	Agree
I experience transportation problems that affect my attendance.	3.13	Agree
I prefer online or flexible learning due to high travel costs.	3.29	Strongly Agree
Composite Mean	2.92	Agree

The results indicate that respondents agree that the oil crisis affects their attendance, as reflected by the composite mean of 2.92. The findings show that while some students miss or consider skipping classes due to transportation costs, others experience delays or difficulties in attending classes on time. Additionally, students show a preference for online or flexible learning due to high travel expenses. This suggests that although attendance is affected, the impact varies among students, with transportation challenges playing a significant role.

B. Concentration / Focus (C)

Table 6: Impact of the Oil Crisis on Concentration/ Focus

Item Statement	Mean	Interpretation
I find it difficult to focus in class because of financial problems.	2.94	Agree
I feel distracted due to financial concerns.	2.99	Agree
I find it hard to concentrate because of stress about expenses.	3.02	Agree
My energy and motivation to study are affected by financial issues.	3.01	Agree
I think about my expenses even during class time.	3.02	Agree
Composite Mean	3.00	Agree

The results show that respondents agree that the oil crisis affects their concentration and focus, as indicated by the composite mean of 3.00. The findings reveal that students experience distraction and difficulty concentrating due to financial concerns and stress about daily expenses. Moreover, their energy and motivation to study are also affected, and they tend to think about their financial situation even during class time. This suggests that financial challenges brought about by the oil crisis moderately impact students' cognitive engagement and academic focus.

C. Academic Performance (AP)

Table 7: Impact of the Oil Crisis on Academic Performance

Item Statement	Mean	Interpretation
I experience a decline in	2.72	Agree

my academic performance due to rising costs.		
I have difficulty completing school requirements because of financial constraints.	2.76	Agree
I perform poorly in school due to stress related to expenses.	2.73	Agree
I struggle to meet academic deadlines because of financial concerns.	2.80	Agree
Financial difficulties affect the quality of my school work.	2.93	Agree
Composite Mean	2.79	Agree

The results indicate that respondents agree that the oil crisis affects their academic performance, as reflected by the composite mean of 2.79. The findings show that students experience difficulty in completing school requirements, meeting deadlines, and maintaining the quality of their work due to financial constraints and stress related to expenses. Although the impact is not as strong as in other areas, it still suggests that financial challenges moderately influence students' academic outcomes.

3. Coping Strategies (CS)

The table below presents the respondents' assessment of the coping strategies they employ to manage the impact of the oil crisis. It highlights the different ways business students adjust their financial behavior, transportation choices, and sources of support in response to increasing costs. The results are based on the computed weighted mean of each item statement and are interpreted using the given Likert scale.

Table 8: Coping Strategies Employed by Business Students to Manage the Impact of the Oil Crisis

Item Statement	Mean	Interpretation
I budget my allowance more carefully.	3.31	Strongly Agree
I look for cheaper transportation options.	3.21	Agree
I reduce my non-essential expenses.	3.29	Agree
I engage in part-time work or small business to support my needs.	2.90	Agree
I seek financial support from family or others.	3.22	Agree
Composite Mean	3.19	Agree

The results indicate that respondents agree that they employ coping strategies to manage the impact of the oil crisis, as reflected by the composite mean of 3.19. The findings show that students commonly practice budgeting and reducing non-essential expenses, while also seeking affordable transportation and financial support. However, engaging in part-time work or small business is less frequently practiced. This suggests that students prefer practical and immediate financial adjustments rather than additional income-generating activities.

4. Proposed Support Interventions to Help Students Cope with the Impact of the Oil Crisis

This section presents the proposed support interventions designed to help business students cope with the impact of the oil crisis. The interventions are based on the findings of the study, particularly the identified problem areas related to transportation expenses, daily living costs, financial stress, and academic challenges. Each proposed intervention includes a description, responsible unit, and expected outcomes to ensure effective implementation. These strategies aim to reduce the financial burden on students, enhance their academic engagement, and promote their overall well-being despite the challenges brought about by the oil crisis.

Table 9: Proposed Support Interventions to Help Students Cope with the Impact of the Oil Crisis

Problem Area	Identified Issue	Proposed Intervention	Description	Responsible Unit	Expected Outcome
Transportation Expenses	High cost of daily travel	Transportation Assistance Program	Provide transportation subsidies, shuttle	University Admin / LGU	Reduced transportation burden and

			services, or fare discounts for students		improved attendance
Daily Living Expenses	Increased cost of food and basic needs	Student Financial Support Program	Offer emergency financial aid, food packs, or allowance assistance	Student Affairs Office	Improved ability to meet daily needs
Financial Stress	Anxiety due to rising expenses	Financial Literacy and Budgeting Seminar	Conduct seminars on budgeting, saving, and financial management	CMBT Faculty / Guidance Office	Better financial decision-making and reduced stress
Attendance	Late or missed classes	Flexible Learning Options	Implement hybrid or flexible class schedules when necessary	Academic Affairs Office	Improved class participation and reduced absenteeism
Concentration / Focus	Difficulty focusing due to stress	Counseling and Wellness Program	Provide mental health support, counseling sessions, and stress management activities	Guidance Office	Improved focus and emotional well-being
Academic Performance	Difficulty completing requirements	Academic Support Services	Offer tutoring, consultation hours, and deadline adjustments when needed	Faculty / Academic Units	Improved academic performance
Coping Strategies	Limited income sources	Student Livelihood and Part-time Program	Provide opportunities for part-time jobs, student assistantships, or small business training	University Admin / Extension Office	Increased student income and self-reliance
Digital Access (Online Learning)	Limited access to devices/internet	Digital Support Program	Provide internet allowance, Wi-Fi access, or gadget loan programs	ICT Office / Admin	Improved access to online learning

The table presents the proposed support interventions designed to address the challenges experienced by business students due to the impact of the oil crisis. The identified problem areas include transportation expenses, daily living expenses, financial stress, attendance, concentration, academic performance, coping strategies, and digital access. Each issue is matched with a corresponding

intervention that aims to provide practical and responsive solutions.

The findings show that transportation and daily living expenses are among the most critical concerns, which led to the proposal of transportation assistance and financial support programs. These interventions aim to reduce the financial burden on students by

providing subsidies, food assistance, and allowance support. In addition, financial stress is addressed through financial literacy and budgeting seminars to help students improve their financial management skills.

Academic-related challenges such as attendance, concentration, and academic performance are addressed through flexible learning options, counseling services, and academic support programs. These interventions are intended to enhance students' participation, focus, and ability to complete academic requirements despite financial constraints. Furthermore, the inclusion of student livelihood programs highlights the need to provide students with opportunities to generate additional income, while digital support programs ensure access to online learning resources.

Overall, the proposed interventions demonstrate a comprehensive and holistic approach in addressing both the economic and academic challenges brought about by the oil crisis. The involvement of various university units, such as the administration, student affairs, academic offices, guidance services, and external partners, ensures that these interventions are feasible and sustainable. These strategies are expected to improve students' well-being, academic engagement, and overall ability to cope with the ongoing economic challenges.

IV. CONCLUSION

Based on the findings of the study, it can be concluded that the oil crisis has a significant impact on the daily lives and academic experiences of business students at NEUST Atate Campus. In terms of daily life, students strongly agree that the oil crisis increases transportation expenses, daily living costs, and financial stress. These challenges indicate that students are experiencing financial difficulties that affect their ability to manage their allowance and meet their basic needs.

In terms of academic life, the results show that students generally agree that the oil crisis affects their attendance, concentration, and academic performance. While the impact is not extremely severe, it is still evident that financial concerns and transportation issues contribute to lateness, reduced focus, and difficulty in completing academic

requirements. Despite these challenges, students demonstrate resilience by adopting various coping strategies such as budgeting their allowance, reducing non-essential expenses, and seeking alternative transportation options.

Furthermore, the study highlights the need for institutional support interventions to address the effects of the oil crisis. The proposed programs, such as transportation assistance, financial support, flexible learning options, and student livelihood opportunities, are essential in helping students cope with economic challenges. Overall, the findings confirm that the oil crisis not only affects students economically but also influences their academic engagement and overall well-being.

V. RECOMMENDATION

Based on the findings of the study, it is recommended that the university administration implement appropriate support intervention programs to help students cope with the impact of the oil crisis. These may include transportation assistance, financial aid programs, and digital support services to reduce the burden of increasing expenses. The Student Affairs Office may strengthen its financial support initiatives by providing emergency funds, food assistance, and allowance subsidies for students who are significantly affected. In addition, the Academic Affairs Office may consider adopting flexible or hybrid learning strategies, particularly during periods of high fuel costs, to minimize transportation-related challenges among students.

Furthermore, the Guidance Office is encouraged to enhance its counseling services by offering stress management programs and financial literacy seminars to help students effectively manage their resources and emotional well-being. The university may also promote student livelihood opportunities by providing part-time employment, student assistantships, and entrepreneurship training programs that can help students generate additional income. Lastly, future researchers are encouraged to conduct similar studies with a broader scope, including other campuses or academic programs, and to utilize inferential statistical methods to further

validate and expand the findings of this study the findings.

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